

11073174

FORM B1		United States Bankruptcy Court Western District of New York		Voluntary Petition																			
Name of Debtor (if individual, enter Last, First, Middle): Fletcher, Julie Ann			Name of Joint Debtor (Spouse)(Last, First, Middle):																				
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Julie's Seabreeze			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																				
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-7147, 161511601			Soc. Sec./Tax I.D. No. (if more than one, state all):																				
Street Address of Debtor (No. & Street, City, State & Zip Code): 3867 Root Road Gasport, NY 14067			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																				
County of Residence or of the Principal Place of Business: Niagara			County of Residence or of the Principal Place of Business:																				
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):																				
Location of Principal Assets of Business Debtor (if different from address above):			04-13036 K																				
Information Regarding the Debtor (Check the Applicable Boxes)																							
Venue (Check any applicable box)																							
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.																							
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																							
Type of Debtor (Check all boxes that apply)			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)																				
<input checked="" type="checkbox"/> Individual(s)			<input checked="" type="checkbox"/> Chapter 7																				
<input type="checkbox"/> Corporation			<input type="checkbox"/> Chapter 11																				
<input type="checkbox"/> Partnership			<input type="checkbox"/> Chapter 9																				
<input type="checkbox"/> Other _____			<input type="checkbox"/> Chapter 12																				
<input type="checkbox"/> Railroad			<input type="checkbox"/> Chapter 13																				
<input type="checkbox"/> Stockbroker			<input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																				
<input type="checkbox"/> Commodity Broker			Filing Fee (Check one box)																				
Nature of Debts (Check one box)			<input checked="" type="checkbox"/> Full Filing Fee Attached																				
<input checked="" type="checkbox"/> Consumer/Non-Business			<input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)																				
<input type="checkbox"/> Business			Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.																				
Chapter 11 Small Business (Check all boxes that apply)			Rule 1006(b). See Official Form No. 3.																				
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101																							
<input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																							
Statistical/Administrative Information (Estimates only)					THIS SPACE IS FOR COURT USE ONLY																		
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.																							
<input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>					Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
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	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s):	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures

Signature(s) of Debtor(s) (Individual/Joint)
I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X [Signature]
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date 3/31/04

X [Signature]
Signature of Attorney

Signature of Attorney for Debtor(s)

David R. Wendt

Printed Name of Attorney for Debtor(s)

David R. Wendt

Firm Name

271 East Ave.

Address

Lockport, NY 14094

(716) 433-3300

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X [Signature] 3/31/04
Signature of Attorney for Debtor(s) Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Bankruptcy Rules is cause for dismissal of the petition and for sanctions.

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House 7792 Ridge Road Gasport, NY 14067	Fee Owner		\$ 60,000.00	\$ 56,000.00
Residence 3867 Root Road Gasport, NY 14067	Fee Owner		\$ 40,000.00	\$ 35,499.41
Total >			\$ 100,000.00	

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Furnishings		500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles.		2 ATV's 2002 Kawasaki Bayou		1,000.00
		2001 Lincoln LS		12,500.00
		Motorcycle 2003 Honda Rebel		1,650.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment and supplies used in business.		Restaurant Equipment		3,000.00
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$ 18,950.00

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
2 ATV's 2002 Kawasaki Bayou	Debtor & Creditor Law § 282	750.00	1,000.00
Motorcycle 2003 Honda Rebel	Debtor & Creditor Law § 282	1,650.00	1,650.00
Residence 3867 Root Road Gasport, NY 14067	CPLR § 5206(a)	4,500.59	40,000.00
Restaurant Equipment	CPLR § 5205(a)(7)	600.00	3,000.00

xxx-xx-7147**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report in this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0051432736 Charterone Auto Finance 228 East Main Street, Suite 300 Rochester, NY 14604		2003 1994 Ford Van, Repossessed VALUE \$1,000.00				1,900.00	900.00
ACCOUNT NO. 0050613141 Charterone Auto Finance 228 East Main Street, Suite 300 Rochester, NY 14604		2001 Lincoln LS VALUE \$12,500.00				16,000.00	3,500.00
ACCOUNT NO. 0004006763 Option One Mortgage PO Box 44042 Jacksonville, FL 32231-4042		12/2000 Residence 3867 Root Road Gasport, NY 14067 VALUE \$40,000.00				35,499.41	0.00
ACCOUNT NO. 188253 Vanderbilt Mortgage & Finance Co. PO Box 742533 Cincinnati, OH 45274-2533		House 7792 Ridge Road Gasport, NY 14067 VALUE \$60,000.00				56,000.00	0.00

Subtotal
(Total of this page)

>

\$109,399.41

Total

>

\$109,399.41

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report in this Schedule E.

TYPES OF PRIORITY CLAIMS

☒ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1,950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

xxx-xx-7147

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Extensions of Credit in an Involuntary Case

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 16-1511601 Department of Taxation and Finance Dept. of Labor-Unemployment Ins. PO Box 15012 Albany, NY 12212-5012		2003 Unemployment tax				285.60	285.60
ACCOUNT NO. 097-58-7147 Department of the Treasury Internal Revenue Service Holtsville, NY 00501-0025		10/13/03 Penalty & Interest				94.75	94.75
ACCOUNT NO. 16-1511601 New York State Dept. of Taxation & Finance 77 Broadway, Suite 112 Buffalo, NY 14203		12/20/03 Sales Tax				3,354.99	3,354.99
ACCOUNT NO. 000340 Royalton-Hartland CSD 54 State Street ATTN: Tax Collector Middleport, NY 14105		10/01/03 2003-2004 School Tax				1,455.47	1,455.47

Subtotal (Total of this page)	>	\$5,190.81
Total	>	\$5,190.81

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report in this Schedule E.

TYPES OF PRIORITY CLAIMS

☒ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1,950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report in this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5477-5348-4861-8014 Advanta Bank Corp. PO Box 8088 Philadelphia, PA 19101-8088		2003 Credit Card				11,460.94
ACCOUNT NO. 3201101220007092090 AllEnergy PO Box 414157 Boston, MA 02241-4157		9/03 Gas Charges				587.88
ACCOUNT NO. B248655296609 Allied Interstate NY PO Box 480 New Hyde Park, NY 11040		8/03 BMG Music Service				29.99
ACCOUNT NO. 054-104-7366-001 AT& T PO Box 9001310 Louisville, KY 40290-1310		12/04/03 Telephone Bill				33.96
ACCOUNT NO. 805621 C.A. Curtze Co. 1717 East 12th Street PO Box 797 Erie, PA 16512		12/03 Food Service				593.16

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0059838151 Collectech Systems PO Box 4157 Woodland Hills, CA 91365 Sprint PCS PO Box 361743 Columbus, OH 43236			10/03 Sprint PCS				262.11
ACCOUNT NO. 42673000 Cornerstone Community FCU 6485 South Transit Road Lockport, NY 14094			2003 Personal loan line of credit				333,308.00
ACCOUNT NO. GH2HG3 Corporate Collection Services, Inc. PO Box 22630 Cleveland, OH 44122-0630			10/03 Excel Communications				72.65
ACCOUNT NO. 70829 Darling International PO Box 6297 Carol Stream, IL 60197-6297			11/03 Energy Supply				43.27
ACCOUNT NO. 2002 Balance DR Tax 121 Roseland Avenue Medina, NY 14103			2003 Accounting services				1,070.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5491-0000-6700-2415 Fleet Credit Card Service PO Box 15368 Wilmington, DE 19886-5368	X	J	2003 Credit Card				6,665.18
ACCOUNT NO. 410062 Greater Niagara Newspapers 310 Niagara Street PO Box 549 Niagara Falls, NY 14302-0549			11/03 Newspapers				93.16
ACCOUNT NO. 5474-7837-0136-0940 HSBC Bank USA Suite 0627 Buffalo, NY 14270-0627			2003 Mastercard				9,911.50
ACCOUNT NO. 749-93647-074-621 MBNA America PO Box 15102 Wilmington, DE 19886-5102			3/03 Credit Card				15,951.53
ACCOUNT NO. 4313-0815-6627-1320 MBNA America PO Box 15019 Wilmington, DE 19886-5019			2003 Melaleuca				20,685.31
ACCOUNT NO. 716-772-7230 MCI PO Box 600670 Jacksonville, FL 32260-0607			10/03 Telephone Service				36.21

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9783.000 Modern Disposal Services, Inc. 4746 Model City Road PO Box 209 Model City, NY 14107-0209		10/03 Refuse Service				0.00
ACCOUNT NO. 75005587 New Rochelle Telephone PO Box 27843 Newark, NJ 07101-7843		10/03 Telephone Service				305.50
ACCOUNT NO. 4311518 New York Central Mutual Fire Ins. 1899 Central Plaza East Edmeston, NY 13335-1899		1/04 Policy Balance				36.00
ACCOUNT NO. 55000-73115 Niagara Mohawk 300 Erie Boulevard West Syracuse, NY 13252		10/03 Utility Bill				555.08
ACCOUNT NO. 69800-73109 Niagara Mohawk 300 Erie Boulevard West Syracuse, NY 13252		10/03 Utility Bill				20.82
ACCOUNT NO. 55200-73102 Niagara Mohawk PO Box 4798 Syracuse, NY 13221-4798		9/03 Utility Bills				2,142.74

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10840000431823 Nova Info Systems Electronic Exchange System 7300 Chapman Highway Knoxville, TN 37920		1/04 Service Fee				12.50
ACCOUNT NO. 60-320-11-012200-07 NYSEG PO Box 5550 Ithaca, NY 14852-5550		11/03 Utility Bill				257.73
ACCOUNT NO. 261968 Premier Capital Group, Inc. 1308 8th Street, Suite 5 West Des Moines, IA 50265		4/99 Credit Card Machine Lease				545.95
ACCOUNT NO. 0446069841 Reader's Digest PO Box 7823 Red Oak, IA 51591-0823		8/03 Magazine Subscription				19.98
ACCOUNT NO. 49-0956-166837-7 Sam's Club PO Box 4537, Dept. 49 Carol Stream, IL 60197-4537		12/03 Credit Account				2,436.41
ACCOUNT NO. 47551 Specialty Steak Service 1717 E. 12th Street PO Box 797 Erie, PA 16512		12/03 Food Service				535.85

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 381228 SYSCO Food Services-Jamestown PO Box 160 Jamestown, NY 14702-0160 Attn: Credit Department		12/03 Food Service				2,032.62
ACCOUNT NO. 104536 Take Charge America PO Box 83330 Phoenix, AZ 85071-3330		8/29/03 Bill Paying Service				100.00
ACCOUNT NO. 105969702 Time Warner Cable PO Box 994 Buffalo, NY 14270-0994		11/03 Cable Bill				144.00
ACCOUNT NO. 4112-9000-0982-5926 Unit No.1 FCU PO Box 77096 Madison, WI 53707-1096		1999 Visa Card				8,206.14
ACCOUNT NO. 093166 White Directory Publishers, Inc. PO Box 5168 Buffalo, NY 14240-5168		11/03 The Talking Phone Book				162.00
ACCOUNT NO. 863912366-724 Yellow Pages, Inc. PO Box 60007 Anaheim, CA 92812-6007		11/03 Advertising				177.00

Subtotal
(Total of this page) >

\$10,821.76

Total >

\$418,495.17

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Diana McCauley 3875 Root Road Gasport, NY 14067-9402	Fleet Credit Card Service PO Box 15368 Wilmington, DE 19886-5368

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: 36 Spouse's Age:	NAMES Bailey Fletcher Snell	AGE 10	RELATIONSHIP Daughter
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation Waitress			
How long employed 3 months			
Name and Address of Employer Barker Restaurant 1690 Quaker Road Barker, NY 14012			

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>758.33</u>	\$ _____
Estimated monthly overtime	\$ <u>0.00</u>	\$ _____
SUBTOTAL	\$ <u>758.33</u>	\$ _____
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>154.31</u>	\$ _____
b. Insurance	\$ <u>0.00</u>	\$ _____
c. Union dues	\$ <u>0.00</u>	\$ _____
d. Other (Specify) _____	\$ <u>0.00</u>	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>154.31</u>	\$ _____
TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>604.02</u>	\$ _____
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ _____
Income from real property	\$ <u>550.00</u>	\$ _____
Interest and dividends	\$ <u>0.00</u>	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ _____
Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ _____
Pension or retirement income	\$ <u>0.00</u>	\$ _____
Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ _____
TOTAL MONTHLY INCOME	\$ <u>1,154.02</u>	\$ _____
TOTAL COMBINED MONTHLY INCOME \$ <u>1,154.02</u> (Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: **NONE**

Rent or home mortgage payment (include lot rented for mobile home)		\$	518.66
Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel		\$	175.00
Water and sewer		\$	30.00
Telephone		\$	75.00
Other		\$	200.00
Home Maintenance (Repairs and upkeep)		\$	100.00
Food		\$	200.00
Clothing		\$	125.00
Laundry and dry cleaning		\$	20.00
Medical and dental expenses		\$	120.00
Transportation (not including car payments)		\$	80.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	25.00
Charitable contributions		\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	0.00
Health		\$	243.00
Auto		\$	218.00
Other		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	0.00
Other		\$	0.00
Alimony, maintenance or support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other		\$	0.00

\$ 2,129.66

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan	\$	_____

(interval)

**United States Bankruptcy Court
Western District of New York**

In re **Julie Ann Fletcher**
xxx-xx-7147

Case No.
Chapter **7**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 100,000.00		
B - Personal Property	YES	3	\$ 18,950.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 109,399.41	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 5,190.81	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 88,495.17	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,154.02
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,129.66
Total Number of sheets in ALL Schedules ➤		18			
		Total Assets ➤	\$ 118,950.00		
			Total Liabilities ➤	\$ 203,085.39	

In re: **Julie Ann Fletcher**
xxx-xx-7147

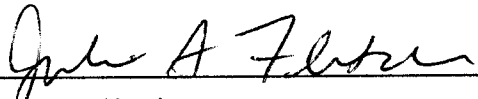
Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **18** sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 3/31/04

Signature 
Julie Ann Fletcher

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re: Julie Ann Fletcher
xxx-xx-7147

Case No. _____
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
6,745.00	Julie's Seebreeze Restaurant 7790 Ridge Road Gasport, NY 14067	1/01/02-12/31/02

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
64.86	Unit No. 1 Federal Credit Union 55 Stevens Street Lockport, NY 14094

3. Payments to creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Charter One Auto Finance PO Box 20361 Rochester, NY 14602-0361	2003	1994 Ford Van 1,000.00

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
David R. Wendt 271 East Avenue Lockport, NY 14094	1/04	1,200.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
-

16. Nature, location and name of business

- None ☒ a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all business in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.
-

17. Books, records and financial statements

- None ☒ a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
-

- None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
-

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
-

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.
-

18. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
-

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in 18a., above.
-

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None



- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------



None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with

7
respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None
☐

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Julie's Seebreeze	161511601	7790 Ridge Rd. Gasport, NY 14067	Restaurant	Nov. 1996 - Dec. 2003

None
☒

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Current partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

20. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.


None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

21. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3/31/04

Signature 
Julie Ann Fletcher

**UNITED STATES BANKRUPTCY COURT
Western District of New York**

In re: **Julie Ann Fletcher**
xxx-xx-7147

Case No. _____
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. *Property To Be Surrendered.*

Description of Property

1. **1994 Ford Van, Repossessed**
2. **House**
7792 Ridge Road
Gasport, NY 14067

Creditor's Name

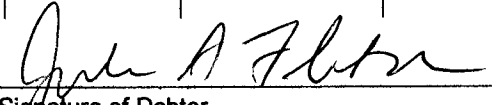
Charterone Auto Finance
Vanderbilt Mortgage & Finance Co.

- b. *Property To Be Retained.*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. 2001 Lincoln LS	Charterone Auto Finance			X	
2. Residence 3867 Root Road Gasport, NY 14067	Option One Mortgage			X	

Date: 3/31/04



Signature of Debtor

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re: **Julie Ann Fletcher**
xxx-xx-7147

Case No. _____
Chapter **7**

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above mentioned debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>1,200.00</u>
Prior to the filing of this statement I have received	\$	<u>1,200.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code;
- b) Preparation and filing of any petition, schedule, statement of affairs, and other documents required by the court;
- c) Representation of the debtor(s) at the meeting of creditors, confirmation hearing and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) (Other provisions as needed)
None

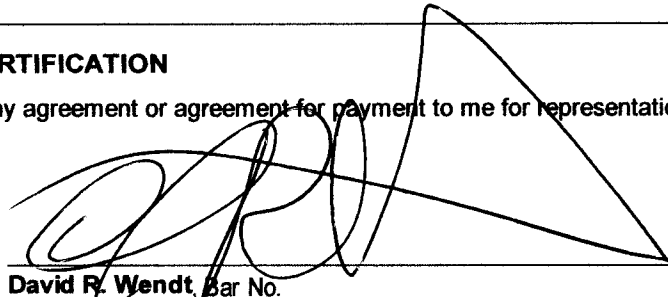
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or agreement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 3/31/04



David R. Wendt, Bar No.
David R. Wendt
Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
Western District of New York**

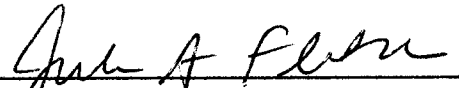
In re: **Julie Ann Fletcher**
xxx-xx-7147

Case No. _____
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **5** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 3/31/04

Signed: 
Julie Ann Fletcher

Signed: 
David R. Wendt
Bar No.

Diana McCauley
3875 Root Road
Gasport, NY 14067-9402

Advanta Bank Corp.
PO Box 8088
Philadelphia, PA 19101-8088

AllEnergy
PO Box 414157
Boston, MA 02241-4157

Allied Interstate NY
PO Box 480
New Hyde Park, NY 11040

AT& T
PO Box 9001310
Louisville, KY 40290-1310

C.A. Curtze Co.
1717 East 12th Street
PO Box 797
Erie, PA 16512

Charterone Auto Finance
228 East Main Street, Suite 300
Rochester, NY 14604

Collectech Systems
PO Box 4157
Woodland Hills, CA 91365

Cornerstone Community FCU
6485 South Transit Road
Lockport, NY 14094

Corporate Collection Services, Inc.
PO Box 22630
Cleveland, OH 44122-0630

Darling International
PO Box 6297
Carol Stream, IL 60197-6297

Department of Taxation and Finance
Dept. of Labor-Unemployment Ins.
PO Box 15012
Albany, NY 12212-5012

Department of the Treasury
Internal Revenue Service
Holtsville, NY 00501-0025

DR Tax
121 Roseland Avenue
Medina, NY 14103

Fleet Credit Card Service
PO Box 15368
Wilmington, DE 19886-5368

Greater Niagara Newspapers
310 Niagara Street
PO Box 549
Niagara Falls, NY 14302-0549

HSBC Bank USA
Suite 0627
Buffalo, NY 14270-0627

MBNA America
PO Box 15019
Wilmington, DE 19886-5019

MBNA America
PO Box 15102
Wilmington, DE 19886-5102

MCI
PO Box 600670
Jacksonville, FL 32260-0607

Modern Disposal Services, Inc.
4746 Model City Road
PO Box 209
Model City, NY 14107-0209

New Rochelle Telephone
PO Box 27843
Newark, NJ 07101-7843

New York State Dept. of Taxation &
Finance
77 Broadway, Suite 112
Buffalo, NY 14203

New York Central Mutual Fire Ins.
1899 Central Plaza East
Edmeston, NY 13335-1899

Niagara Mohawk
300 Erie Boulevard West
Syracuse, NY 13252

Niagara Mohawk
300 Erie Boulevard West
Syracuse, NY 13252

Niagara Mohawk
PO Box 4798
Syracuse, NY 13221-4798

Nova Info Systems
Electronic Exchange System
7300 Chapman Highway
Knoxville, TN 37920

NYSEG
PO Box 5550
Ithaca, NY 14852-5550

Option One Mortgage
PO Box 44042
Jacksonville, FL 32231-4042

Premier Capital Group, Inc.
1308 8th Street, Suite 5
West Des Moines, IA 50265

Reader's Digest
PO Box 7823
Red Oak, IA 51591-0823

Royalton-Hartland CSD
54 State Street
ATTN: Tax Collector
Middleport, NY 14105

Sam's Club
PO Box 4537, Dept. 49
Carol Stream, IL 60197-4537

Specialty Steak Service
1717 E. 12th Street
PO Box 797
Erie, PA 16512

Sprint PCS
PO Box 361743
Columbus, OH 43236

SYSCO Food Services-Jamestown
PO Box 160
Jamestown, NY 14702-0160
Attn: Credit Department

Take Charge America
PO Box 83330
Phoenix, AZ 85071-3330

Time Warner Cable
PO Box 994
Buffalo, NY 14270-0994

Unit No.1 FCU
PO Box 77096
Madison, WI 53707-1096

Vanderbilt Mortgage & Finance Co.
PO Box 742533
Cincinnati, OH 45274-2533

White Directory Publishers, Inc.
PO Box 5168
Buffalo, NY 14240-5168

Yellow Pages, Inc.
PO Box 60007
Anaheim, CA 92812-6007